

INTERNATIONAL SEARCH REPORT

International Application No

PCT/US 97/22136

A. CLASSIFICATION OF SUBJECT MATTER
 IPC 6 G07F19/00 G06F17/60 G07F7/08

According to International Patent Classification(IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 6 G07F G06F G06G

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	BELLARE M ET AL: "IKP - A FAMILY OF SECURE ELECTRONIC PAYMENT PROTOCOLS" PROCEEDINGS OF THE USENIX WORKSHOP OF ELECTRONIC COMMERCE, 11 July 1995, pages 89-106, XP000579445 see the whole document	1,5-14, 23,25, 27-29, 33-35, 38-42, 46,48, 49,52, 55,58-61
A	WO 96 32701 A (G C TECH) 17 October 1996 see abstract; claims; figures	1,23, 27-29, 33,34, 40-42, 48-50

Further documents are listed in the continuation of box C.

Patent family members are listed in annex.

* Special categories of cited documents :

- "A" document defining the general state of the art which is not considered to be of particular relevance
- "E" earlier document but published on or after the international filing date
- "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
- "O" document referring to an oral disclosure, use, exhibition or other means
- "P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art.

"&" document member of the same patent family

Date of the actual completion of the international search

29 June 1998

Date of mailing of the international search report

06/07/1998

Name and mailing address of the ISA

European Patent Office, P.B. 5818 Patentlaan 2
NL - 2280 HV Rijswijk
Tel. (+31-70) 340-2040, Tx. 31 651 epo nl.
Fax: (+31-70) 340-3016

Authorized officer

David, J

INTERNATIONAL SEARCH REPORT

International Application No.

PCT/US 97/22136

C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	WO 96 31965 A (FINANCIAL SERVICES TECHNOLOGY CONSORTIUM) 10 October 1996 see abstract; claims; figures -----	1,23, 27-29, 34,42,48
A	WO 96 21192 A (CITIBANK) 11 July 1996 see abstract; claims; figures -----	1,23, 27-29, 34,42,48
A	WO 95 23465 A (BELL COMMUNICATIONS RESEARCH) 31 August 1995 -----	

INTERNATIONAL SEARCH REPORT

Information on patent family members

International Application No

PCT/US 97/22136

Patent document cited in search report	Publication date	Patent family member(s)		Publication date
WO 9632701 A	17-10-1996	FR	2733068 A	18-10-1996
		AU	5403296 A	30-10-1996
		EP	0820620 A	28-01-1998
		ZA	9602871 A	29-07-1996
WO 9631965 A	10-10-1996	US	5677955 A	14-10-1997
		EP	0819345 A	21-01-1998
WO 9621192 A	11-07-1996	US	5732400 A	24-03-1998
		AU	4854796 A	24-07-1996
		EP	0804772 A	05-11-1997
WO 9523465 A	31-08-1995	US	5511121 A	23-04-1996
		CA	2182173 A	31-08-1995
		EP	0746923 A	11-12-1996
		JP	9505169 T	20-05-1997